

# **EXHIBIT A**

600 Coon Rapids Blvd  
Coon Rapids, MN 55433

**Mail To:**  
PO Box 32145  
Fridley MN 55432



**DIVERSIFIED®**  
ADJUSTMENT SERVICE, INC.  
*The Collection Specialists*

Local: 763-780-1042  
Toll Free:

Office Hours: Monday thru Thursday 8 A.M. to 9 P.M., Friday 8 A.M. to 4:30 P.M. CST

MARCH 4, 2014

Re: VERIZON WIRELESS  
Client Ref #: [REDACTED] 0001  
Account #: [REDACTED] 5881  
Balance Due: \$2245.01

The above balance due includes a Verizon Wireless Collection Fee of \$0.00.

Your account has been placed with us for collection.

Recognizing you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a **positive and flexible option** to resolve your account for 60% of the current balance.

If we receive payment of \$1347.01, we will consider the account balance settled in full!

**Important Federal Law:** Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

AN ACCOUNT REPRESENTATIVE

To pay your bill by credit card or phone check call: 1-877-795-7005.

Pay online at: [www.EasyPayment.com](http://www.EasyPayment.com)

This is a communication from a debt collector attempting to collect a debt.  
Any information obtained will be used for that purpose.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

\*\*\*Detach and Return the Bottom Portion of this Notice with Your Payment\*\*\*

ICU053000N160SIF



PO Box 32145  
Fridley MN 55432-0145

ADDRESS SERVICE REQUESTED

MARCH 4, 2014

[REDACTED] 5881-N160SIF 256948642



PERSONAL & CONFIDENTIAL  
Marjorie S Tylke  
3580 E Norwich Ct  
Saint Francis WI 53235-4803

Re: VERIZON WIRELESS  
Client Ref #: [REDACTED] 0001  
Balance Due: \$2245.01

Please include account number [REDACTED] 5881 on your check.

Make all checks payable to:

Diversified Adjustment Service, Inc.  
PO Box 32145  
Fridley MN 55432-0145



Certain State laws require us to notify consumers, of those states, of their following rights. This list does not contain a complete list of rights consumers have under Federal and state law.

**California Notice:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**Colorado Notice:**

"FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA)."

Colorado address c/o Gallup Communications, 3501 S. Shields St., Fort Collins, CO 80526, Phone: 970-229-1960.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**Massachusetts Notice:**

**NOTICE OF IMPORTANT RIGHTS:** YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**Minnesota Notice:**

This collection agency is licensed by the Minnesota Department of Commerce. If you feel that your concerns have not been addressed, please contact us and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's office, which can be reached at 651-296-3353 or 1-800-657-3787.

**New York City Notice:**

New York City License Number #0994376.

**North Carolina Notice:**

North Carolina Department of Insurance, Permit Number 100790.

**Tennessee Notice:**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**Wisconsin Notice:**

This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.

**Please print your current address and phone number(s) below:**

CURRENT ADDRESS		CITY	STATE	ZIP
DAYTIME TELEPHONE #:		EVENING TELEPHONE #		

**We Accept VISA and MasterCard**

If you wish to make your payment via credit card, please complete the information below and return in the enclosed envelope.

The 3-digit ID number is located on the reverse side of your credit card.\*

CHECK ONE	Account Number	* ID Number	Payment Amount	Expiration Date
<input type="checkbox"/>		---	\$	/



Cardholder Name		Signature of Cardholder		Date
Cardholder Street Address		City	State	Zip

Phone number for verification of information if necessary: ( )